

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOHN DEFILLIP

Debtor(s)

Case No. 17-24124JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2017.
- 2) The plan was confirmed on 12/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/04/2018, 09/13/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/17/2018, 02/13/2020.
- 5) The case was dismissed on 04/15/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,044.77.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,688.38
Less amount refunded to debtor	\$389.55

NET RECEIPTS: **\$31,298.83**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,210.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,407.03
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,617.03**

Attorney fees paid and disclosed by debtor: \$790.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS BANK FSB	Unsecured	7,421.30	7,867.57	7,867.57	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	993.80	1,318.15	1,318.15	0.00	0.00
BANK OF AMERICA NA**	Secured	13,438.23	12,909.18	12,909.18	12,909.18	957.62
BANK OF AMERICA NA**	Unsecured	4,444.82	4,685.44	4,685.44	0.00	0.00
CHASE(*)	Unsecured	1,812.36	NA	NA	0.00	0.00
CHASE(*)	Unsecured	1,812.36	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	838.87	938.87	938.87	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	206.70	206.70	0.00	0.00
FIFTH THIRD BANK	Unsecured	9,882.95	10,506.37	10,506.37	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	28,025.24	29,651.73	29,651.73	0.00	0.00
FRANKLIN AMERICAN MORTGAGE C	Secured	155,925.85	151,848.98	13,717.62	13,717.62	0.00
FRANKLIN AMERICAN MORTGAGE C	Secured	82,901.00	NA	NA	0.00	0.00
KENNEDY TWP -SEWAGE FEES	Secured	NA	60.00	0.00	0.00	0.00
MERRICK BANK	Unsecured	2,188.65	2,146.67	2,146.67	0.00	0.00
MONTOUR SD (KENNEDY) (RE)	Secured	NA	2,807.74	0.00	0.00	0.00
MONTOUR SD (KENNEDY) (RE)	Secured	NA	280.77	0.00	0.00	0.00
PAYPAL CREDIT++	Unsecured	4,476.51	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	17,486.21	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	939.36	1,001.46	1,001.46	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	4,444.87	4,876.18	4,876.18	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,150.74	1,354.71	1,354.71	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,487.36	1,636.68	1,636.68	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	179.23	403.92	403.92	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	743.11	1,000.69	1,000.69	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,402.39	1,513.39	1,513.39	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,675.23	3,024.12	3,024.12	0.00	0.00
RONDA J WINNECOUR PA ID #30399*	Priority	NA	NA	97.38	97.38	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$13,717.62	\$13,717.62	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,909.18	\$12,909.18	\$957.62
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,626.80	\$26,626.80	\$957.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$97.38	\$97.38	\$0.00
TOTAL PRIORITY:	\$97.38	\$97.38	\$0.00
GENERAL UNSECURED PAYMENTS:	\$72,132.65	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,617.03</u>	
Disbursements to Creditors	<u>\$27,681.80</u>	
TOTAL DISBURSEMENTS :		<u>\$31,298.83</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/08/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.